

In the Specification:

At the top of page 1 of the specification, please insert as the first paragraph, the following claim of priority:

This application is a continuation of USSN 10/184,867, filed 06/28/02, now pending.

Please delete the paragraph in the specification at page 21, lines 8-12 and substitute therefor the following paragraph:

Volatile components should be less than 80% by weight of the binder, preferably less than 15 wt%, most preferably less than 2 wt%. Any solvent that is compatible with or that can dissolve the components listed above can be used as a solvent/diluent, except when cationic system or hybrid system is involved where alcohols will become the reactants. Examples of the solvents include but are not limited to: